

**Information to identify the case:**

Debtor 1	<u>Shane Michael Hettish</u>	Social Security number or ITIN	xxx-xx-7136
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Brittany Laurel Hettish</u>	Social Security number or ITIN	xxx-xx-5320
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-11247-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shane Michael Hettish

Brittany Laurel Hettish  
aka Brittany L Pearson

5/13/25

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Shane Michael Hettish  
Brittany Laurel Hettish  
Debtors

Case No. 19-11247-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: May 13, 2025

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Shane Michael Hettish, Brittany Laurel Hettish, 2663 East 32nd Street, Erie, PA 16510-2705
15174085	+ Americo Federal Credit Union, 4108 Main Street, Erie, PA 16511-1968
15174088	+ Charleston Area Medical Center, 501 Morris Street, Charleston, WV 25301-1326
15174096	+ Friendly Federal Credit Union, 2000 Main Street, Aliquippa, PA 15001-2794
15196709	+ Northpointe Bank, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
15202512	+ PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662
15174108	+ Wells Fargo / Fmg, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 14 2025 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 14 2025 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	May 14 2025 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	May 13 2025 23:58:00	Pingora Loan Servicing, LLC, Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458
cr	+ Email/Text: bncmail@w-legal.com	May 14 2025 00:00:00	TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
15174083	+ Email/Text: bncnotifications@pheaa.org	May 13 2025 23:59:00	Aes / Pnc Bank, PO Box 61047, Harrisburg, PA 17106-1047
15174084	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 14 2025 00:19:03	Affirm Inc, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15174086	+ EDI: BANKAMER	May 14 2025 03:43:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15197392	+ EDI: BANKAMER2	May 14 2025 03:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15174087	+ EDI: CAPITALONE.COM		

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		May 14 2025 03:43:00	Capital One / Cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15174089	^ MEBN		
		May 13 2025 23:50:49	Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
15174090	+ EDI: WFNNB.COM		
		May 14 2025 03:43:00	Comenity Bank / Eddie Baur, Po Box 182789, Columbus, OH 43218-2789
15174091	+ EDI: WFNNB.COM		
		May 14 2025 03:43:00	Comenity Capital Bank / Boscov, Po Box 182120, Columbus, OH 43218-2120
15174092	+ Email/Text: bdsupport@creditmanagementcompany.com		
		May 14 2025 00:00:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15174094	EDI: DISCOVER		
		May 14 2025 03:43:00	Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15174095	EDI: DISCOVER		
		May 14 2025 03:43:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15174093	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		May 14 2025 00:00:00	Department Of Education / Nelnet Loans, Po Box 82561, Lincoln, NE 68501-2561
15175655	EDI: DISCOVER		
		May 14 2025 03:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15176413	+ EDI: DISCOVERPL		
		May 14 2025 03:43:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15174097	+ Email/Text: hfs@vandaliahealth.org		
		May 13 2025 23:59:00	Healthcare Financial Services, 1204 Kanawha Boulevard East, Charleston, WV 25301-2907
15201668	EDI: JEFFERSONCAP.COM		
		May 14 2025 03:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15174099	+ EDI: JPMORGANCHASE		
		May 14 2025 03:43:00	JPMorgan Chase Bank Auto, PO Box 901003, Fort Worth, TX 76101-2003
15174100	+ EDI: CAPITALONE.COM		
		May 14 2025 03:43:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15529018	Email/Text: nsm_bk_notices@mrcooper.com		
		May 13 2025 23:58:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741
15174101	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		May 13 2025 23:58:00	Nissan - Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
15198345	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		May 13 2025 23:58:00	Nissan Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
15174102	+ Email/Text: specialassets@northpointe.com		
		May 14 2025 00:00:00	Northpointe Bank, 3333 Deposit Drive Ne, Grand Rapids, MI 49546-1469
15200952	Email/Text: Bankruptcy.Notices@pnc.com		
		May 13 2025 23:58:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15174103	Email/Text: Bankruptcy.Notices@pnc.com		
		May 13 2025 23:58:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15192224	EDI: PRA.COM		
		May 14 2025 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15174104	+ EDI: SYNC		
		May 14 2025 03:43:00	Syncb / Google, Po Box 965022, Orlando, FL 32896-5022
15174105	+ EDI: SYNC		
		May 14 2025 03:43:00	Syncb / TJMaxx, Po Box 965015, Orlando, FL 32896-5015
15174418	^ MEBN		
		May 13 2025 23:51:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15207294	+ Email/Text: bncmail@w-legal.com		
		May 14 2025 00:00:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE

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		400, SEATTLE, WA 98121-3132
15174106	+ EDI: WTRRN BANK.COM	
	May 14 2025 03:43:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
15174107	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	
	May 14 2025 00:00:00	Us Department Of Education / Glelsi, 2401 International Lane, Madison, WI 53704-3121
15174109	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	
	May 14 2025 00:19:03	Wells Fargo / Preferred, Po Box 14517, Des Moines, IA 50306-3517
15201583	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	
	May 14 2025 00:18:12	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 38		

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan Motor Acceptance Corporation
cr		Nissan Motor Acceptance Corporation as Servicing A
cr		Northpointe Bank
15195813	*+	Northpointe Bank, 3333 Deposit Drive NE, Grand Rapids, MI 49546-1469
15174098	##+	Hertel & Brown Physical Therapy, 902 West Erie Plaza Drive, Erie, PA 16505-4536

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor Pingora Loan Servicing LLC bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor Shane Michael Hettish dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Brittany Laurel Hettish dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Nissan Motor Acceptance Corporation dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Nissan Motor Acceptance Corporation as Servicing Agent for Nissan Infinity LT kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

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Marisa Myers Cohen

on behalf of Creditor Northpointe Bank [ecfmail@mwclaw.com](mailto:ecfmail@mwclaw.com) [mcohen@mwclaw.com](mailto:mcohen@mwclaw.com)

Office of the United States Trustee

[ustpre03pi.ecf@usdoj.gov](mailto:ustpre03pi.ecf@usdoj.gov)

Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

Stephen Russell Franks

on behalf of Creditor Pingora Loan Servicing LLC [amps@manleydeas.com](mailto:amps@manleydeas.com)

TOTAL: 10